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IMPROVING TAX KNOWLEDGE BY E-FILING COURSEWARE

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IMPROVING TAX KNOWLEDGE BY E-FILING COURSEWARE

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This project is submitted in partial fulfillment of the requirements for a
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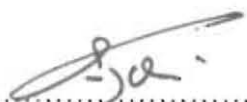
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ABSTRACT

COURSEWARE DEVELOPMENT ON IMPROVING TAX KNOWLEDGE

Baizura Binti Abang

The Malaysian Government has been promoting an Internet tax filing called the e-Filing which was introduced in 2006. However, e-Filing system still become the issues and problem among the taxpayers because of lack in knowledge and lack of understanding during operating the system of e-Filing. To decrease the problem that face among taxpayers, one of learning modul regarding this e-Filing system will develop to help taxpayers using the e-Filing system. The purpose of this study is to develop a self-learning module focusing on Improving Tax Knowlegde by e-Filing Courseware for government taxpayers. Questionnaiere was used to collect data and feedback from 10 respondents. Improving Tax Knowlegde by e-Filing Courseware was designed based on Instructional Design System using ADDIE (Analyse, Design, Development, Implementation and Evaluation) principle using Constructivism learning approach. The learning module contains the explanation in each of Tax Form Item. The findings of this research have confirmed the effectiveness of learning through Constructivism learning module among the respondents. This research also has supported the effectiveness of designing a training module using Instructional System Design principles. The study recommends that the Improving Tax Knowlegde by e-Filing Courseware needs to continuously improve and updated the tax item based on the policy changing.

ABSTRAK

KOSWER E-FILING UNTUK MENINGKATKAN PENGETAHUAN TENTANG PEMBAYARAN CUKAI

Baizura Binti Abang

Kerajaan Malaysia telah mempromosikan kaedah percukaian melalui Internet yang dikenali sebagai e-Filing telah diperkenalkan pada tahun 2006. Walau bagaimanapun, sistem e-Filing ini tetap menjadi isu dan masalah kepada pembayar cukai kerana kurangnya pengetahuan dan pemahaman di kalangan mereka dalam mengendalikan sistem e-Filing ini. Oleh itu satu modul pembelajaran akan dibangunkan untuk membantu kalangan pembayar cukai dalam mengaplikasikan kemahiran penggunaan sistem e-Filing. Tujuan kajian ini adalah untuk membangunkan modul pembelajaran sendiri berhubung koswer untuk meningkatkan pengetahuan tentang pembayaran cukai. Kajian ini juga bertujuan untuk menilai keberkesanan modul pengisian borang cukai yang dibangunkan ini. Modul pembelajaran ini direka bentuk menggunakan sistem kaedah pengajaran yang merangkumi lima fasa iaitu Analisis, Reka Bentuk, Pembangunan, Pelaksanaan, dan Penilaian atau lebih dikenali sebagai ADDIE (). Modul ini juga menggunakan kaedah Konstruktivisme dalam pengajaran. Modul ini memperkenalkan tentang penjelasan pengisian borang cukai. Topik ini dikenalpasti berdasarkan temuduga dengan pakar daripada LHDN dan juga bahan bacaan yang berkaitan. Kaedah penilain selepas menggunakan modul (post-test) digunakan untuk menilai keberkesanan modul yang dibangunkan ini. Seramai 10 orang responden daripada Jabatan Bomba telah mengikuti modul ini. Hasil analisis menunjukkan bahawa pemindahan pembelajaran telah berlaku dan ini menunjukkan bahawa koswer untuk meningkatkan pengetahuan tentang pembayaran cukai yang dibangunkan untuk kajian ini adalah berkesan. Kajian ini mencadangkan yang Modul koswer untuk meningkatkan pengetahuan tentang pembayaran cukai ini digunakan untuk meningkatkan pemahaman pembayar cukai badan kerajaan dalam pengisian borang cukai. Dicadangkan juga agar modul ini terus ditambah baik untuk meningkatkan keberkesanannya.

CHAPTER 1

INTRODUCTION

1.0 Introduction

Taxation system is one of the element that giving income especially in developed countries. Nowadays, most of the countries develop their nation primary from income tax sources whether indirect or direct taxes. In 2007, IRB was collected RM 77 billion of taxes from the tax payers in Malaysia (BERNAMA, 2007). The statistic shows that taxation is giving big effect to our economic especially in global development. In 2006, Malaysian was introduced new system approach in fulfill the taxes which is E-Filing. This system has been strongly promoting the Multimedia Super Corridor (MSC) to accelerate the objectives of Vision 2020 (Ramayah ,Ramoo, & Ibrahim 2008). Starting in 2006, Malaysian citizens are able to choose by using both methods whether manual or e-filing to fill in their tax details.

However, majority of the taxpayers cannot identify their income and expenses that counted every year. They face the difficulties to determine the tax and counted it because of low knowledge about taxation. Even though the Inland Revenue Board (IRB) was introduced e-filing which is taxpayer able to pay through online but mistake in counting their tax are still happen. To decrease the confusing among the taxpayers, courseware learning is one of the learning module that can help them to learn and improving knowledge about the taxes. This learning provided all the necessary which the taxpayer needs to accomplish where by they can learn about the tax.

1.1 Background of the Study

“Currently, income tax is assessed on the income earned in the preceding year and is assessed by the Inland Revenue Board (IRB) according to the Official Assessment System” (Inland Revenue Board). In 2005, IRB was implemented the new system to give comfortable to the taxpayers so that they required to compute and pay his/her income tax. However, some of taxpayers face with confusing in tax payable because of lack in tax knowledge. Tax knowledge is very important to taxpayers calculating their income tax payable. *“Self assessment system is an approach whereby taxpayers can determine their taxable income, compute their tax liability, and submit their tax returns on existing tax laws and policy statement issued by the tax authorities”* (Mohd Rizal Palil, 2005) . In SAS, the system was dividing into three types of groups in tax payable which is general, company and non-resident. Besides, this system is implemented by the government in stage by stage as follows:

Taxpayers group	Year of Implementation
Companies	2001
Business, partnership and cooperatives	2003
Salaried individuals	2004

Table 1 : Self assessment system stages

The new implemented system by IRB which is called Self Assessment System has aims to the tax payers. The SAS aimed are too proposed:

- i. Modernizing and reorganization the tax administration
- ii. To produce more efficient system and faster in collecting tax
- iii. To increase income tax compliant

This system will give big changes to the IRB management and at the same time the system can make the operating collecting tax more effective and efficient. The mission of the SAS by government is to collect the taxes for the nation at minimum. In addition it will improve compliance and at the same time it can institute the effective enforcement though by prevailing legal procedures. In order to accomplish the mission, IRB have three fold objective in included, which is ;

- i. To evaluate and accumulate the correct amount of revenue as provided under the law in most effective ways and in minimum cost.
- ii. To encourage public so that they have more confidence in the fairness and integrity of the tax system
- iii. To encourage public in intentional compliance

Past studies found that Self Assessment System will improve the efficiency and the quality of productivity in tax administration (James 000). Furthermore, SAS is the changing process that becomes more effective compare to Formal Assessment that using before this. Besides, under the Formal Assessment System taxpayer have to report their outcome by using Return Form, submit the return form to IRB and IRB will raise the assessment. By using SAS taxpayer only required showing the Return form by the required dates besides notices of assessment sent by taxpayers only. Besides taxpayer have to counting their tax and settle the tax payment when the return form is submitted. Taxpayers also need to estimate their tax that have to pay for the current year and make monthly payment based on the estimate. The survey that conducted by Kasipillai and Mustafa (1996), discovered that Malaysian taxpayers significantly perceived SAS to be the better system by managing income tax compare to Formal System. The study which carried out by year of 1996 stated that evaluate the perception of taxpayers towards assessment systems, tax law fairness and tax law complexity in Malaysia.

A recent study found that taxpayers have improving their tax compliance (Kasipillai 2000). This study show the effectiveness of using SAS as a new system in managing tax payment every years besides giving more confident to the taxpayers. However, the Inland Revenue Board (IRB) was introduced e-filing to make the tax system more effectiveness. The online system is streamlining the tax filing process through by Information and Technology (ICT) and they found the positive impact which is working and able to reform tax administrative policies to embrace an electronic income tax filing system (MIA, 2000; SGATAR, 2001). Moreover, to accomplish the successful of SAS in e-filing, taxpayers need to have high knowledge in law and tax. Therefore, tax knowledge and tax compliance among taxpayers are required to make the new system as well as continuous, consistent and compulsory tax education among them.

E-filing approaches also one of the methods introduced by IRB to decrease the taxpayers paying their tax by using manual. This is because E-filing system can avoid the taxpayers submitting their form last minute at IRB counter. E-filing is the system use to fill the tax form by using online without fill in the form sending by the IRB

agency. According to Tan Sri Zainol Abidin Abd. Rashid, the Head of IRB stated E-filing able to arrange sending form in easy, fast and safety suitable with the system tagline which is "*Mudah, Tepat dan Selamat*". There is 80 percent of the assessment form that accepted is not filling in correctly and this cause will slow the process of counting tax (Zainol, 2006).

The confusing in compute the tax makes taxpayers have difficulties to get their amount of tax. To giving the effective learning among taxpayers, one of the developing learning by using courseware is essential to improve the taxpayer's knowledge about tax payment. According to Robert et al. (1994), knowledge and understanding of tax is very important to build progressive tax affects choice of fair tax rate structures. Courseware leaning is one of the effective ways by multimedia combining make the learning more successful than other training ways. Courseware can address the challenges of time, space, expanse, quality, and measurability that are innate in traditional training methods. With this courseware learning which could deliver via CD-ROMs, taxpayers can learn about the income tax calculating which is easier and faster in learning process. Taxpayers have their focus on self-directed, independent learning with minimal teaching intervention. Thus the courseware learning which implemented required to re-examination of four components that include traditional teaching in order to adapt the learners to the affordances of these changing earning environment namely; (a) Learning materials, (b) Learner characteristics, (c) Nature of learning task, and (d) Evaluation of learning outcomes (Najjar 1998).

As a results, courseware is a generally as a learning tools to examine the effectiveness to applying the various approaches in tax knowledge and solve the problem which face among the taxpayers. To make the usability of e-filing and always continuously use among public, courseware will implement to solve and teach the taxpayers in any aspect which needed.

1.2 Statement of the Problem

The tax knowledge level is very important among taxpayers in way to figure out the reality fundamental taxation and the associated attitude to taxation that is uttered. In Malaysia, some degree of tax complexity was found among taxpayers (Hanefah, 1996). This is because of Malaysian tax system appears to be becoming more complex. This is either the major of amendments being made to existing law or the introduced of new assessment system. A study by Madi (1999) on sole proprietors and partners in Sarawak revealed that the level of tax knowledge was significantly and linearly with the level of taxpayers' academic qualification. That is consistently with the argument which is low level of tax knowledge among taxpayers would not contribute to higher level of compliance (Natrah, et al, 2003). Kasipillai et al (1998) found that although half of the taxpayer able to compute their own taxes, but nearly of them were in favor of receiving of more tax instruction from the IRB. This indicated that income tax law is still ambiguous and subjected to frequent changes.

One of the factors that may influence the level of tax knowledge by individuals is functional literacy or illiteracy (Madi & Amrizah, 2003). Functional tax literacy is defined the ability of a taxpayer to file their tax return and also able to calculate his or her tax liability independently. Besides that, it also encompasses the understanding of some tax jargons and having basic tax knowledge which comprise taxable income, allowable deductions, relief and rebates (Madi & Amrizah, 2003). Meanwhile, functional illiteracy is defined as even though taxpayers have a basic knowledge in taxation, however, they not able to determine his or her income tax liability independently (Barjoyai 1992). These low of tax knowledge makes the difficulties to the taxpayers determines their personal taxation and compute by themselves.

In Malaysia, the introduction of the Self Assessment System was mainly motivated also decrease the problem in tax payment among taxpayers. This aim of the system is to increase the collection rate, to reduce the cost of collecting taxes and also to

increase voluntary compliance (Kasipillai, 2005, pp. 26-27). Besides, the new tax system approach give the advantage among taxpayer where by they allowed to compute their tax return, and also be forced to learn how to better in managing their tax affairs (Noor & Mazni, 2007). Most recently, the Malaysia Inland Revenue Board had introduced the electronic filing system that streamlining the tax administration policies. By using e-filing system, the taxpayers can file their income tax return electronically, rather than physically visiting the tax office (Lai, Siti & Ahamed, 2005). However, several studies shows that tax user facing the misconception by using e-filing system, compliance cost, concern over data integrity, perceived lack of security of e-filing, lack of computing resources an incentives to encourage take up (Accounting Web, 2003; ETACC, 2002). To fulfill the successful of e-filing system, tax knowledge is one of the essential parts so that taxpayers able to assess their tax payable and also required to calculate their tax amount correctly. Besides that, IRB can minimize the number of tax return audited where usually happen every year (Mohd Rizal Palil, 2005).

According to the Star (2006), there are 120, 000 tax returns were done through E-filing in 2006 where by representing about 1.2% of the population of the tax payers. The numbers shows that most of tax payers using e-filing to completing their tax details. Even though the system is easy to use compare to manual but many taxpayers face difficulties with this online system. According to Deputy Finance Minister Datuk Kong Cho Ha, in 2007 IRB was collected RM 716.1 mil in penalty payments from taxpayers who committed offences related to their income tax returns. The penalties imposed were for tax-related offences such as failing to submit income tax returns on time, failing to submit payments on taxes owed, tax evasion and submitting incorrect forms or information. In term of that, e-filing also face with problem such as line corrupted and lack of knowledge in using this system.

To increase the effectiveness in tax management, courseware learning is introduced as one of training approach among taxpayers. Wallen and Mulloy (2005) claimed that organization has been increasingly turning to computer based training as a cost effective means as delivering in training program. So that, the effective of this

computer based training can improve tax knowledge among taxpayers. Furthermore, the courseware learning is developing to increase the tax ability in managing tax payment problem.

1.3 Objective of the Study

General Objective :

The purpose of the study is to develop courseware as a learning tool for the users so that they can improve their tax knowledge and able to use e-filing to count their individual income tax.

Specific Objective :

- To determine the solution of taxpayers in counting tax
- To provide sufficient information about E-Filing System
- To develop interactive courseware for improving taxpayers knowledge

1.4 Theoretical Framework

The main reference of the framework is according to e-Filing 2009 slide by Bahagian Pendidikan Cukai Jabatan Khidmat Korporat, Lembaga Hasil Dalam Negeri. The slide is based on a study conducted in e-Filing system 2009. This framework shows the flow of e-Filing system and how they use this system effectively. With the e-Filing education, taxpayers and tax practitioners can file income tax returns electronically via the enabling technologies.

Conceptual framework below describes the courseware content. Starting from the introduction of e-Filing, the explanation of tax will elaborate the introduction of the content of tax, objective of the courseware and overview the questions that usually ask from taxpayer. Furthermore, the part of form will divided into four where by each item of each part will explain by other scene. The figure 1 below show the conceptual framework of the courseware:

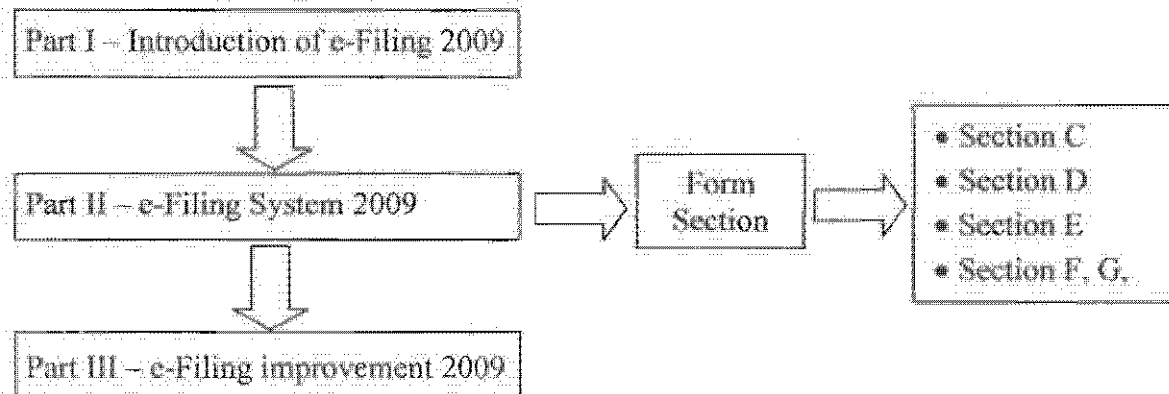


Figure 1 : Theoretical Framework

1.5 Significant of the Study

The significant of the study is to prepared taxpayers knowledge about the e-filing system which implemented by Inland Revenue Board (IRB). This is to reveal taxpayers in how to calculating their tax liability and increased the understanding in tax payable that need to submit every years. In addition the reveal will encourage taxpayers to use an effectively the e-filing system and understand better in their tax payment. Besides, Inland Revenue Board (IRB) can administer tax management in more effective, improve efficiency and productivity. Therefore, tax knowledge improvements between taxpayers are an investment in the future of the IRB administration and become more productive in management the tax system.

On the other hand, computer-based training may be one way which providing to increase the effective ways in learning (Wallen & Mulloy, 2005). Therefore, courseware is a combination of multimedia which makes multiple sensitivity of sense in learning besides can encourage the participative between individual in training process. The learner has independently to learn and they required improving their ability in understanding the tax system.

The courseware content is specially design and explained in depth about determining the taxable income and also computes their tax liability. The combination of multimedia which is animations, graphics and text makes the courseware are more user friendly besides the instruction given are simple and easy to understand and follow. In addition, courseware is very cost-effective and it is creative and interesting ways to devise and deliver information in order to enhance learning experience.

Besides, this courseware is developing to the learners who are working outside most of the day. It is more convenient to them learn the tax knowledge into their work schedule at any time even at home because the system repeat the material until they expert and mastered the training that provided inside the courseware. This type of learning gives individuals responsibility to them in understanding tax system and able to